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ABSTRACT

EXHIBITING THE

CONDITION OF THE

BANKS IN MASSACHUSETTS,

ON THE

FIRST SATURDAY OF OCTOBER,

1846:

PREPARED FROM OFFICIAL RETURNS,

BY

JOHN G. PALFREY,

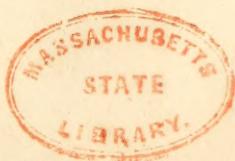
SECRETARY OF THE COMMONWEALTH.

Boston:

DUTTON AND WENTWORTH, STATE PRINTERS,

No. 37, Congress Street.

1846.




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 The official circular, requiring returns from the Banks, was issued by the Governor on the second day of November, and had reference to their condition on the first Saturday of the preceding month. Within the time prescribed by law, returns were received from all the Banks except the Lee Bank, in Lee, the Dorchester and Milton Bank, in Dorchester, the Bristol County Bank, in Taunton, and the Manufacturers and Mechanics Bank, in Nantucket. The return from the Lee Bank was received on the 18th of November; and those from the Dorchester and Milton and Bristol County Banks, on the 19th of the same month.

BANK RETURNS.

	BOSTON.				
	Atlantic.	Atlas.	Boston.	Boylston.	City.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$500,000 00	\$500,000 00	\$600,000 00	\$150,000 00	\$1,000,000 00
Bills in circulation of five dollars and upwards,	253,840 00	178,030 00	237,559 00	109,825 00	238,743 00
Bills in circulation less than five dollars,	22,855 00	13,831 00	54,911 00	37,008 00	28,909 00
Net Profits on hand,	29,551 49	33,834 42	61,633 43	3,771 08	86,644 15
Balances due to other Banks,	65,761 81	136,866 01	87,061 53	. . . . .	25,675 58
Cash deposited, including all sums whatever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	196,484 86	188,128 41	489,367 36	86,016 22	369,377 07
Cash deposited bearing interest,	56,758 05	1,000 00	. . . . .	. . . . .	180,811 82
Total Amount due from the Banks,	1,125,251 21	1,051,689 84	1,530,532 32	386,620 30	1,930,160 62
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	70,425 96	24,873 65	161,461 21	9,534 21	59,521 22
Real Estate,	30,000 00	. . . . .	50,000 00	. . . . .	52,124 68

Bills of other Banks incorporated in this State,	55,774 00	45,902 00	100,997 00	15,654 00	82,822 00
Bills of other Banks incorporated elsewhere, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Balances due from other Banks,	139,984 56	70,940 60	144,028 32	63,542 41	173,284 13
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	829,066 69	909,973 59	1,074,045 79	297,889 68	1,562,408 59
Total Amount of the Resources of the Banks,	1,125,251 21	1,051,689 84	1,530,532 32	386,620 30	1,930,160 62
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 3 per cent. Oct. 3 " 30,000 00	April, 3 per cent. Oct. 15,000 00	April, 3½ per cent. Oct. 3½ " 42,000 00	Oct., 5 per cent. Oct. 7,500 00	April, 3 per cent. Oct. 3 " 60,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	22,410 87	15,593 14	49,422 08	3,021 08	33,725 11
Amount of Debts due to each Bank, secured by pledge of its Stock,	5,700 00	1,850 00	275 00	19,700 00	. . . . .
Amount of Debts due and unpaid, and considered doubtful,	1,197 13	5,463 90	350 00	. . . . .	2,507 13

BANK RETURNS.

BOSTON.

	BOSTON.			
	Columbian.	Eagle.	Freeman's.	Globe.
				Granite.
DUE FROM THE BANKS.				
Capital Stock paid in,	\$500,000 00	\$500,000 00	\$200,000 00	\$1,000,000 00
Bills in circulation of five dollars and upwards,	130,853 00	193,515 00	139,820 00	236,320 00
Bills in circulation less than five dollars,	50,000 00	14,696 00	30,334 00	36,506 00
Net Profits on hand,	21,501 40	24,982 03	32,207 23	62,611 94
Balances due to other Banks, . . . . .	. . . . .	124,517 23	. . . . .	356,355 59
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	231,558 36	359,615 84	81,159 40	494,184 43
Cash deposited bearing interest,	11,000 00	111,052 65	. . . . .	54,000 00
Total Amount due from the Banks,	944,912 76	1,328,378 75	483,520 63	2,239,977 96
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their Banking Houses,	60,034 48	63,609 54	25,759 70	139,576 07
Real Estate, . . . . .	. . . . .	. . . . .	8,722 49	30,000 00
				81,360 84
			
				1,051,960 41
				181,111 76
			
				84,525 87
			
				81,360 84
			

Bills of other Banks incorporated in this State,	84,910 00	175,419 00	4,963 00	157,253 00	74,663 00
Bills of other Banks incorporated elsewhere, . . . . .	.	.	195 00	.	.
Balances due from other Banks,	58,163 09	135,046 10	48,583 50	128,738 74	74,900 00
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	741,805 19	954,304 11	395,236 94	1,784,410 15	821,036 57
Total Amount of the Resources of the Banks,	944,912 76	1,328,378 75	483,520 63	2,239,977 96	1,051,960 41
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 3 per cent. 15,000 00	April, 3½ per cent. Oct., 3 " " " 32,500 00	April, 4 per cent. Oct., 4 " " " 16,000 00	April, 3 per cent. Oct., 3½ " " " 65,000 00	April, 3½ per cent. Oct., 3½ " " " 35,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	26,908 63	24,982 03	20,000 00	62,611 94	22,378 78
Amount of Debts due to each Bank, secured by pledge of its Stock, . . . . .	.	.	14,965 00	7,150 00	20,262 50
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	898 98	14,492 60	.	2,514 09

BANK RETURNS.

BOSTON.					
	Hamilton.	Market.	Massachusetts.	Mechanics.	Merchants.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$500,000 00	\$500,000 00	\$800,000 00	\$120,000 00	\$3,000,000 00
Bills in circulation of five dollars and upwards,	194,390 00	175,310 00	114,889 00	119,835 00	976,895 00
Bills in circulation less than five dollars,	44,008 00	12,463 00	9,943 00	29,892 00	471 00
Net Profits on hand,	37,690 07	94,876 51	34,821 82	17,198 44	221,343 22
Balances due to other Banks,	64,047 39	61,401 59	81,673 33	.	1,051,472 89
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	276,662 62	226,828 61	264,847 42	27,307 24	1,139,862 38
Cash deposited bearing interest,	30,000 00	121,541 99	.	.	.
Total Amount due from the Banks,	1,146,798 08	1,252,421 70	1,306,174 57	314,232 68	6,390,044 49
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	53,316 15	50,569 40	63,539 24	14,039 09	743,042 56
Real Estate, . . . . .	.	.	75,640 84	15,650 00	145,084 78

Bills of other Banks incorporated in this State,	77,213 00	58,220 35	39,781 00	2,754 00	263,402 00
Bills of other Banks incorporated elsewhere, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Balances due from other Banks,	120,819 82	90,276 41	66,853 94	40,072 30	369,994 14
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	895,449 11	1,053,355 54	1,060,359 55	241,717 29	4,868,521 01
Total Amount of the Resources of the Banks,	1,146,798 08	1,252,421 70	1,306,174 57	314,232 68	6,390,044 49
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 3½ per cent. Oct., 3½ " " 35,000 00	April, 4½ per cent. Oct., 4½ " " 50,400 00	April, 3 per cent. Oct., 3 " " 48,000 00	April, 4 per cent. Oct., 4 " " 9,600 00	April, 3½ per cent. Oct., 3½ " " 210,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	24,050 67	85,517 48	23,711 30	10,331 85	221,343 22
Amount of Debts due to each Bank, secured by pledge of its Stock,	110 00	. . . . .	11,000 00	6,094 65	168,903 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	. . . . .	247 48	2,000 00	. . . . .	22,636 00

BANK RETURNS.

BOSTON.

	New England.	North.	Shawmut.	Shoe & Leather Deal.	State.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$1,000,000 00	\$750,000 00	\$500,000 00	\$500,000 00	\$1,800,000 00
Bills in circulation of five dollars and upwards,	134,865 00	243,745 00	207,240 00	249,760 00	364,513 00
Bills in circulation less than five dollars,	23,000 00	30,172 00	16,861 00	40,312 00	53,108 00
Net Profits on hand,	65,408 93	23,645 55	27,532 47	66,550 85	130,143 37
Balances due to other Banks,	155,998 30	70,483 63	238,631 25	117,091 67	197,000 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	86,161 94	263,479 04	164,869 34	198,813 41	483,358 09
Cash deposited bearing interest,	118,072 67	17,000 00	. . . . .	. . . . .	39,000 00
Total Amount due from the Banks,	1,583,506 84	1,398,525 22	1,155,134 06	1,172,527 93	3,067,122 46
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	72,697 79	45,094 89	35,083 62	75,462 39	102,506 33
Real Estate,	30,000 00	. . . . .	. . . . .	. . . . .	. . . . .

Bills of other Banks incorporated in this State,	24,999 00	103,614 00	97,406 00	100,986 43	135,800 00
Bills of other Banks incorporated elsewhere, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Balances due from other Banks,	37,348 61	66,235 31	63,800 43	96,648 95	64,000 00
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,418,461 44	1,183,581 02	958,844 01	899,430 16	2,764,816 13
Total Amount of the Resources of the Banks,	1,583,506 84	1,398,525 22	1,155,134 06	1,172,527 93	3,067,122 46
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 3 per cent. 3 " " Oct., 60,000 00	April, 3 per cent. 3 " " Oct., 45,000 00	April, 3 per cent. 3 " " Oct., 30,000 00	March, 3½ per ct. Sept., 4 " " 37,500 00	April, 3 per cent. 3 " " Oct., 108,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	10,000 00	16,339 51	19,267 98	56,262 41	76,143 37
Amount of Debts due to each Bank, secured by pledge of its Stock,	6,300 00	29,200 00	3,200 00	. . . . .	25,465 70
Amount of Debts due and unpaid, and considered doubtful,	1,100 00	1,544 20	2,988 66	3,000 00	1,186 74

	BOSTON.				
	Suffolk.	Traders.	Tremont.	Union.	Washington.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$1,000,000 00	\$400,000 00	\$500,000 00	\$800,000 00	\$500,000 00
Bills in circulation of five dollars and upwards,	227,225 00	185,550 00	202,280 00	196,090 00	144,316 00
Bills in circulation less than five dollars,	18,137 00	41,644 00	23,748 00	13,173 00	28,352 00
Net Profits on hand,	232,705 66	38,434 08	36,331 16	34,887 12	14,009 52
Balances due to other Banks,	1,825,907 65	61,025 39	188,676 67	70,832 10	7,000 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	206,800 71	159,978 71	211,135 11	250,475 53	168,790 65
Cash deposited bearing interest, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Total Amount due from the Banks,	3,510,776 02	886,632 18	1,162,170 94	1,365,457 75	862,468 17
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	239,702 01	31,971 09	67,566 64	112,680 70	33,643 61
Real Estate,	100,456 91	10,724 77	43,000 00	128,178 40	. . . . .

Bills of other Banks incorporated in this State,	377,445 00	38,920 00	118,844 00	83,230 00	73,831 00
Bills of other Banks incorporated elsewhere,	176,041 00	. . . . .	. . . . .	. . . . .	. . . . .
Balances due from other Banks,	821,475 07	101,269 43	64,611 42	36,326 68	27,713 27
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,795,656 03	703,746 89	868,148 88	1,005,041 97	727,280 29
Total Amount of the Resources of the Banks,	3,510,776 02	886,632 18	1,162,170 94	1,365,457 75	862,468 17
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 4 per cent. Oct., 4 " " 80,000 00	April, 3 per cent. Oct., 3 " " 24,000 00	April, 3 per cent. Oct., 3 " " 30,000 00	April, 3 per cent. Oct., 3 " " 48,000 00	April, 3 per cent. Oct., 3 " " 30,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	224,837 54	17,868 94	36,331 16	34,887 12	13,695 89
Amount of Debts due to each Bank, secured by pledge of its Stock,	47,900 00	9,550 00	1,100 00	3,650 00	13,700 00
Amount of Debts due and unpaid, and considered doubtful,	11,690 41	. . . . .	. . . . .	. . . . .	453 44

BANK RETURNS.

	DANVERS.		
	Danvers.	Village.	Warren.
DUE FROM THE BANKS.			
Capital Stock paid in,	\$150,000 00	\$120,000 00	\$120,000 00
Bills in circulation of five dollars and upwards,	28,845 00	40,070 00	48,130 00
Bills in circulation less than five dollars,	9,612 00	10,600 00	8,863 50
Net Profits on hand,	4,188 41	6,292 17	6,460 13
Balances due to other Banks,	2,905 58	4,509 99	346 92
Cash deposited, including all sums whatever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	11,453 87	6,584 73	13,370 88
Cash deposited bearing interest,	5,176 56	270 00	5,873 43
Total Amount due from the Banks,	212,181 42	188,326 89	203,044 86
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses,	2,697 81	2,391 38	3,990 72
Real Estate,	4,766 67	600 00	.

Bills of other Banks incorporated in this State,	4,883 00	1,001 98	1,182 17	3,748 61	1,676 29
Bills of other Banks incorporated elsewhere,	214 00	136 00	.	8 00	.
Balances due from other Banks,	11,323 79	23,561 86	544 31	20,776 63	15,924 14
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	423,044 18	209,708 55	202,990 46	160,802 27	181,453 71
Total Amount of the Resources of the Banks,	453,413 36	242,735 52	212,181 42	188,326 89	203,044 86
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 3 per cent. 3 " " Oct., 15,000 00	April, 3 per cent. 3 " " Oct., 7,500 00	April, 3 per cent. 4,500 00	April, 3 per cent. 3,600 00 Oct., 7,200 00	April, 3 per cent. 3 " " Oct., 7,200 00
Amount of Reserved Profits at the time of declaring the last Dividend,	4,222 03	2,819 54	330 46	1,803 74	2,860 13
Amount of Debts due to each Bank, secured by pledge of its Stock,	8,400 00	4,525 00	3,650 00	8,185 00	4,150 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	.	1,000 00	6,480 66	1,032 79

BANK RETURNS.

	GEORGETOWN.		GLOUCESTER.		HAVERHILL.		LYNN.
	Manufacturers.		Gloucester.		Haverhill.	Merrimack.	
DUE FROM THE BANKS.							
Capital Stock paid in,	\$100,000 00		\$200,000 00		\$100,000 00	\$180,000 00	\$150,000 00
Bills in circulation of five dollars and upwards,	21,165 00		136,560 00		58,105 00	50,310 00	57,325 00
Bills in circulation less than five dollars,	8,837 00		19,309 00		25,087 00	32,900 00	28,667 00
Net Profits on hand,	5,051 92		16,759 55		10,023 92	11,266 01	8,222 11
Balances due to other Banks,	2,534 16		82 29		2,596 49	1,288 00	4,226 58
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	7,245 67		28,819 69		9,552 51	3,459 62	25,016 00
Cash deposited bearing interest,	1,000 00		14,026 54		. . . . .	. . . . .	25,481 00
Total Amount due from the Banks,	145,833 75		415,557 07		205,364 92	279,223 63	298,937 69
RESOURCES OF THE BANKS.							
Gold, Silver, and other coined metals in their Banking Houses,	3,928 37		11,980 59		3,763 03	4,756 00	7,245 15
Real Estate,	1,200 00		12,235 30		7,500 00	9,330 89	10,000 00

Bills of other Banks incorporated in this State,	461 00	8,780 00	781 00	2,634 00	3,681 00
Bills of other Banks incorporated elsewhere,	34 00	920 00	42 00		
Balances due from other Banks,	10,966 25	16,789 90	3,973 52	11,400 10	10,736 79
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	129,244 13	364,851 28	189,305 37	251,102 64	267,274 75
Total Amount of the Resources of the Banks,	145,833 75	415,557 07	205,364 92	279,223 63	298,937 69
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 3 per cent. 3,000 00	April, 3½ per cent. Oct., 3½ " 14,000 00	April, 4 per cent. Oct., 4 " 8,000 00	Oct., 3 per cent. 5,400 00	April, 3½ per cent. Oct., 3½ " 10,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	2,265 36	9,759 55	5,600 00	5,866 01	8,222 11
Amount of Debts due to each Bank, secured by pledge of its Stock,	2,800 00	12,590 00		1,150 00	550 00
Amount of Debts due and unpaid, and considered doubtful,	4,671 94				

BANK RETURNS.

	MARBLEHEAD.		NEWBURYPORT.		
	Grand.	Marblehead.	Mechanics.	Merchants.	Ocean.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$100,000 00	\$120,000 00	\$200,000 00	\$210,000 00	\$100,000 00
Bills in circulation of five dollars and upwards,	52,910 00	53,390 00	50,000 00	53,835 00	88,426 00
Bills in circulation less than five dollars,	18,658 00	12,330 00	25,220 50	13,839 75	22,493 00
Net Profits on hand,	4,187 34	. . . . .	6,283 56	5,726 40	9,313 05
Balances due to other Banks,	263 38	. . . . .	905 40	8,058 28	. . . . .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	17,427 27	19,866 47	24,751 86	34,621 98	39,123 53
Cash deposited bearing interest, . . . . .	. . . . .	. . . . .	4,000 00	. . . . .	. . . . .
Total Amount due from the Banks,	193,445 99	205,586 47	311,161 32	326,081 41	259,355 58
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	5,035 42	7,660 45	8,687 59	10,085 22	12,328 28
Real Estate,	8,700 00	6,900 00	9,956 85	6,000 00	2,500 00

Bills of other Banks incorporated in this State,	3,690 00	2,063 00	900 00	2,879 00	5,250 00
Bills of other Banks incorporated elsewhere, . . . . .	. . . . .	. . . . .	74 00	60 00	35 00
Balances due from other Banks,	20,000 04	16,288 89	13,737 37	28,503 22	40,352 11
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	156,020 53	172,674 13	277,805 51	278,553 97	198,890 19
Total Amount of the Resources of the Banks,	193,445 99	205,586 47	311,161 32	326,081 41	259,355 58
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 2½ per cent. Oct., 2½ " " 5,000 00	April, 2½ per cent. Oct., 3 " " 6,600 00	Oct., 3 per cent. 6,000 00	April, 3 per cent. 3 " " Oct., 12,600 00	April, 4 per cent. 4 " " 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	1,687 34	. . . . .	283 56	5,726 40	9,313 05
Amount of Debts due to each Bank, secured by pledge of its Stock,	9,596 63	1,400 00	16,201 50	10,963 00	4,030 00
Amount of Debts due and unpaid, and considered doubtful,	4,244 28	. . . . .	282 00	. . . . .	. . . . .

BANK RETURNS.

	SALEM.				
	Asiatic.	Commercial.	Exchange.	Mercantile.	Merchants.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Bills in circulation of five dollars and upwards,	61,130 00	49,345 00	29,785 00	43,685 00	56,000 00
Bills in circulation less than five dollars,	12,100 00	21,408 00	9,074 00	12,390 00	5,045 00
Net Profits on hand,	19,091 26	17,179 80	9,375 60	7,860 22	3,327 12
Balances due to other Banks,	2,819 92	1,495 54	1,314 26	2,191 93	4,358 14
Cash deposited, including all sums whatever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	52,101 30	31,667 88	43,261 74	27,082 18	25,790 79
Cash deposited bearing interest, . . . . .	. . . . .	14,294 61	. . . . .	. . . . .	. . . . .
Total Amount due from the Banks,	347,242 48	335,390 83	292,810 60	293,209 33	294,521 05
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	6,414 31	4,732 67	3,827 11	4,491 85	4,947 65
Real Estate, . . . . .	. . . . .	4,500 00	4,000 00	9,605 09	1,699 42

Bills of other Banks incorporated in this State,	9,698 00	2,784 10	3,727 19	4,179 00	3,008 00
Bills of other Banks incorporated elsewhere,	500 00	30 00	104 00	.	.
Balances due from other Banks,	40,465 05	3,047 62	8,725 97	1,602 82	24,361 59
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	290,165 12	320,296 44	272,426 33	273,330 57	260,504 39
Total Amount of the Resources of the Banks,	347,242 48	335,390 83	292,810 60	293,209 33	294,521 05
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 86 cts. pr sh. Oct., " " " 12,040 00	April, 3 per cent. Oct., 6,000 00	April, 3 per cent. Oct., 3 " " 12,000 00	April, 2½ per cent. Oct., 3 " " 11,000 00	April, 3 per cent. Oct., 3 " " 12,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	11,592 40	9,739 29	2,375 60	2,105 84	3,327 12
Amount of Debts due to each Bank, secured by pledge of its Stock,	1,200 00	160 00	.	13,990 00	2,117 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	1,516 41	.	3,202 85	.

BANK RETURNS.

	SALEM.		SALISBURY.	BRIGHTON.	CAMBRIDGE.
	Naumkeag.	Salem.			
DUE FROM THE BANKS.					
Capital Stock paid in,	\$500,000 00	\$250,000 00	\$100,000 00	\$200,000 00	\$100,000 00
Bills in circulation of five dollars and upwards,	91,078 00	27,245 00	77,330 00	187,335 00	77,300 00
Bills in circulation less than five dollars,	19,939 00	10,424 00	19,837 00	18,655 00	17,989 00
Net Profits on hand,	37,327 02	8,878 31	8,831 21	10,833 90	6,389 11
Balances due to other Banks,	4,078 92	5,813 68	. . . . .	. . . . .	. . . . .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	101,451 71	42,013 70	18,025 47	51,924 47	21,474 53
Cash deposited bearing interest, . . . . .	. . . . .	1,130 98	. . . . .	. . . . .	. . . . .
Total Amount due from the Banks,	753,874 65	345,505 67	224,023 68	468,748 37	223,152 64
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	21,366 95	3,743 44	4,041 50	11,131 69	3,165 20
Real Estate, . . . . .	. . . . .	4,377 97	. . . . .	2,474 45	8,000 00

Bills of other Banks incorporated in this State,	20,885 47	2,130 00	2,883 00	9,310 20	1,228 00
Bills of other Banks incorporated elsewhere, . . . . .	. . . . .	. . . . .	2 00	364 00	91 00
Balances due from other Banks,	28,178 24	14,128 46	20,746 42	47,949 20	23,900 30
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	683,443 99	321,125 80	196,350 76	397,518 83	186,768 14
Total Amount of the Resources of the Banks,	753,874 65	345,505 67	224,023 68	468,748 37	223,152 64
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 3 per cent. 15,000 00	April, 3 per cent. Oct. 2 " 12,500 00	April, 3 per cent. 3,000 00	April, 4 per cent. Oct. 4 " 16,000 00	April, 3 per cent. Oct. 3 " 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	17,624 27	3,878 31	3,734 76	10,806 79	6,389 11
Amount of Debts due to each Bank, secured by pledge of its Stock,	32,972 50	6,700 00	305 00	14,925 00	12,060 00
Amount of Debts due and unpaid, and considered doubtful,	6,441 08	2,000 00	9,499 00	1,380 00	440 62

BANK RETURNS.

	CAMBRIDGE.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.
	Charles River.	Bunker Hill.	Concord.	Framingham.	Lowell.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$100,000 00	\$150,000 00	\$100,000 00	\$150,000 00	\$200,000 00
Bills in circulation of five dollars and upwards,	51,370 00	100,890 00	63,955 00	76,365 00	167,205 00
Bills in circulation less than five dollars,	12,273 00	26,197 00	12,596 00	18,228 00	30,017 00
Net Profits on hand,	7,328 05	11,387 48	9,261 01	7,699 27	27,238 97
Balances due to other Banks, . . . . .	.	.	.	.	620 62
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	36,314 76	128,733 82	14,512 19	10,218 95	42,355 14
Cash deposited bearing interest, . . . . .	.	.	.	.	6,778 14
Total Amount due from the Banks,	207,285 81	417,208 30	200,324 20	262,511 22	474,214 87
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	11,511 75	47,032 77	7,365 26	11,904 31	5,322 37
Real Estate, . . . . .	.	20,000 00	2,400 00	2,000 00	.

Bills of other Banks incorporated in this State,	5,679 00	1,386 00	6,910 18	3,736 31	9,828 44
Bills of other Banks incorporated elsewhere,	121 00	434 00	39 00	63 00	314 00
Balances due from other Banks,	20,045 22	45,721 02	10,906 71	13,083 19	58,788 48
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	169,928 84	302,634 51	172,703 05	231,724 41	399,961 58
Total Amount of the Resources of the Banks,	207,285 81	417,208 30	200,324 20	262,511 22	474,214 87
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 3 per cent. Oct., 3 " " 6,000 00	April, 4 per cent. Oct., 4 " " 12,000 00	April, 3 per cent. Oct., 3 " " 6,000 00	April, 20 per cent. on \$100,000. June, 2 per cent. on \$100,000. Oct., 2½ per cent. on \$150,000. 25,750 00	April, 3 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	4,522 66	11,387 48	6,117 01	3,949 27	18,343 65
Amount of Debts due to each Bank, secured by pledge of its Stock,	5,840 00	4,550 00	3,982 00	1,100 00	4,655 00
Amount of Debts due and unpaid, and considered doubtful,	530 76	3,741 50	1,000 00	1,560 08	1,020 90

BANK RETURNS.

	LOWELL.	WALTHAM.	FITCHBURG.	LANCASTER.	LEICESTER.
	Rail Road.	Waltham.	Fitchburg.	Lancaster.	Leicester.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$600,000 00	\$100,000 00	\$150,000 00	\$100,000 00	\$100,000 00
Bills in circulation of five dollars and upwards,	521,900 00	84,905 00	147,135 00	102,455 00	67,685 00
Bills in circulation less than five dollars,	97,802 00	10,941 00	21,031 00	21,126 00	23,916 00
Net Profits on hand,	52,872 71	5,848 51	15,005 47	8,197 90	5,071 97
Balances due to other Banks,	1,377 07	. . . . .	. . . . .	192 85	. . . . .
Cash deposited, including all sums whatever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	86,595 36	18,045 57	19,266 42	8,146 39	16,910 84
Cash deposited bearing interest,	16,620 94	. . . . .	. . . . .	. . . . .	. . . . .
Total Amount due from the Banks,	1,377,168 08	219,740 08	352,437 89	240,118 14	213,583 81
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	26,080 59	5,985 95	13,435 18	3,280 03	3,332 67
Real Estate, . . . . .	. . . . .	5,500 00	1,400 00	1,000 00	1,000 00

Bills of other Banks incorporated in this State,	5,729 00	4,042 00	2,077 00	1,250 00	172 00
Bills of other Banks incorporated elsewhere,	519 00	384 00	281 00	250 00	150 00
Balances due from other Banks,	190,614 12	22,121 52	99,336 97	34,456 07	21,626 55
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,154,225 37	181,706 61	235,917 74	199,882 04	187,302 59
Total Amount of the Resources of the Banks,	1,377,168 08	219,740 08	352,437 89	240,118 14	213,583 81
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 4 per cent. Oct., 4 " " 48,000 00	Oct., 3 per cent. 3,000 00	April, 3 per cent. Oct., 3 " " 7,500 00	April, 3 per cent. Oct., 3½ " " 6,500 00	April, 3½ per cent. Oct., 3½ " " 7,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	41,900 00	5,794 37	9,755 47	8,197 90	1,542 43
Amount of Debts due to each Bank, secured by pledge of its Stock,	5,600 00	2,400 00	3,500 00	2,955 00	1,418 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	. . . . .	8,000 00	. . . . .	400 00	380 95

BANK RETURNS.

	MILLBURY.	OXFORD.	SOUTHBURIDGE.	UXBRIDGE.	WORCESTER.
	Millbury.	Oxford.	Southbridge.	Blackstone.	Central.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$50,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of five dollars and upwards,	22,440 00	74,170 00	59,380 00	51,195 00	79,859 00
Bills in circulation less than five dollars,	10,405 25	18,957 00	11,481 00	22,850 50	16,139 00
Net Profits on hand,	2,227 53	4,456 58	6,757 23	4,752 09	13,083 38
Balances due to other Banks, . . . . .	. . .	694 30	5,105 83	. . .	675 76
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	5,268 82	2,652 32	5,023 46	19,095 60	15,566 92
Cash deposited bearing interest, . . . . .	. . .	. . .	. . .	. . .	. . .
Total Amount due from the Banks,	90,341 60	200,930 20	187,747 52	197,893 19	225,324 06
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	1,929 11	4,369 12	3,960 38	3,132 56	8,152 24
Real Estate, . . . . .	. . .	1,888 01	9,836 88	584 74	. . .

Bills of other Banks incorporated in this State,	1,613 00	500 00	1,556 00	1,294 00	5,405 00
Bills of other Banks incorporated elsewhere,	306 00	300 00	495 00	171 00	153 00
Balances due from other Banks,	5,320 08	30,590 15	976 06	36,990 57	25,056 29
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	81,173 41	163,282 92	170,923 20	155,720 32	186,557 53
Total Amount of the Resources of the Banks,	90,341 60	200,930 20	187,747 52	197,893 19	225,324 06
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 3 per cent. 3 " " Oct., 3,000 00	Nov., 2 per cent. April, 3 " " 5,000 00	Oct., 3 per cent. 3,000 00	April, 3 per cent. 3 " " 6,000 00	3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	2,227 53	1,782 76	6,960 17	4,756 98	8,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock,	5,415 00	3,272 00	.	7,165 00	.
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	12,275 00	10,339 07	7,442 59	1,500 00

BANK RETURNS.

	WORCESTER.			NORTHAMPTON.	WARE.
	Worcester.		Northampton.		
	Citizens.	Quinsigamond.			
DUE FROM THE BANKS.					
Capital Stock paid in,	\$150,000 00	\$100,000 00	\$200,000 00	\$200,000 00	\$150,000 00
Bills in circulation of five dollars and upwards,	67,790 00	71,420 00	137,900 00	196,465 00	110,330 00
Bills in circulation less than five dollars,	18,037 00	16,934 00	11,117 00	20,941 00	33,925 00
Net Profits on hand,	16,598 27	5,456 73	7,317 97	29,885 57	7,732 84
Balances due to other Banks,	3,810 13	1,755 00	5,539 42	1,074 06	3,151 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	27,685 23	37,556 62	76,876 90	35,530 30	5,893 06
Cash deposited bearing interest, . . . . .	. . . . .	. . . . .	. . . . .	564 13	4,567 90
Total Amount due from the Banks,	283,920 63	233,122 35	438,751 29	484,460 06	315,599 80
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	9,084 85	8,421 19	25,481 93	12,115 90	8,168 67
Real Estate, . . . . .	. . . . .	240 00	. . . . .	. . . . .	3,785 30

Bills of other Banks incorporated in this State,	965 00	457 00	2,905 00	1,849 00	907 00
Bills of other Banks incorporated elsewhere,	211 00	1,306 00	334 00	1,062 00	138 00
Balances due from other Banks,	22,602 98	40,642 23	55,866 71	97,984 68	13,965 12
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	251,056 80	182,055 93	354,163 65	371,448 48	288,635 71
Total Amount of the Resources of the Banks,	283,920 63	233,122 35	438,751 29	484,460 06	315,599 80
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 3 per cent. 4,500 00	April, 3 per cent. Oct., 3 " 6,000 00	April, 3 per cent. Oct., 3 " 6,000 00	April, 4 per cent. Oct., 4 " 16,000 00	April, 3 per cent. Oct., 3 " 9,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	11,347 43	5,456 73	10,559 33	20,885 57	7,732 84
Amount of Debts due to each Bank, secured by pledge of its Stock, . . . . .	.	1,200 00	600 00	1,600 00	800 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	3,263 52	6,093 23	2,850 00	6,000 00

BANK RETURNS.

	SPRINGFIELD.				GREENFIELD.	
	Agawam.	Cabot.	Chicopee.	Springfield.	Greenfield.	
DUE FROM THE BANKS.						
Capital Stock paid in,	\$100,000 00	\$150,000 00	\$200,000 00	\$250,000 00	\$150,000 00	
Bills in circulation of five dollars and upwards,	63,305 00	86,685 00	114,273 00	20,672 00	109,965 00	
Bills in circulation less than five dollars,	21,528 00	19,609 00	30,276 00	144,738 00	21,362 00	
Net Profits on hand,	2,502 04	4,760 50	23,946 26	39,032 19	11,127 26	
Balances due to other Banks,	1,267 19	486 05	9,208 47	.	245 57	
Cash deposited, including all sums whatever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	10,352 52	17,934 71	58,052 32	47,271 81	14,285 66	
Cash deposited bearing interest, . . . . .	.	.	.	.	.
Total Amount due from the Banks,	198,954 75	279,475 26	435,756 05	501,714 00	306,985 49	
RESOURCES OF THE BANKS.						
Gold, Silver, and other coined metals in their Banking Houses,	6,261 09	4,078 13	12,510 81	5,919 82	6,205 78	
Real Estate,	2,250 00	.	7,250 00	6,700 00	2,500 00	

Bills of other Banks incorporated in this State,	184 00	6,013 00	.	11,775 00	7,620 00
Bills of other Banks incorporated elsewhere, . . . . .	.	573 00	15 00	3,095 00	4,721 00
Balances due from other Banks,	73,154 84	10,685 19	28,530 25	34,397 81	26,506 28
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	224,940 87	173,172 47	246,851 88	366,727 43	450,246 90
Total Amount of the Resources of the Banks,	306,985 49	198,954 75	279,475 26	435,756 05	501,714 00
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 4 per cent. Oct., 4 " " 12,000 00	New Bank.	April, 3 per cent. Oct., 3 " " 9,000 00	April, 3½ per cent. 7,000 00	April, 3½ per cent. 8,750 00
Amount of Reserved Profits at the time of declaring the last Dividend,	5,127 26	.	4,758 60	15,203 17	41,165 96
Amount of Debts due to each Bank, secured by pledge of its Stock, . . . . .	.	250 00	.	3,350 00	15,300 00
Amount of Debts due and unpaid, and considered doubtful,	1,800 00	.	2,116 14	2,450 00	2,850 00

	WESTFIELD.		ADAMS.		LEE.		PITTSFIELD.		STOCKBRIDGE.	
	Hampden.		Adams.		Lee.		Agricultural.		Housatonic.	
DUE FROM THE BANKS.										
Capital Stock paid in,	\$100,000 00		\$100,000 00		\$100,000 00		\$150,000 00		\$100,000 00	
Bills in circulation of five dollars and upwards,	111,608 00		95,330 00		58,700 00		105,535 00		103,305 00	
Bills in circulation less than five dollars,	14,371 00		10,160 00		20,937 00		16,896 00		17,717 00	
Net Profits on hand,	5,794 11		11,006 51		4,943 35		31,560 45		19,357 84	
Balances due to other Banks,	178 69		. . .		829 85		. . .		1,016 92	
Cash deposited, including all sums whatever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	10,211 41		14,875 58		9,862 06		44,640 66		27,348 62	
Cash deposited bearing interest, . . . . .	. . .		1,520 00		. . .		. . .		. . .
Total Amount due from the Banks,	242,163 21		232,892 09		195,272 26		348,632 11		268,745 38	
RESOURCES OF THE BANKS.										
Gold, Silver, and other coined metals in their Banking Houses,	5,873 13		4,045 80		3,544 33		7,624 98		5,430 33	
Real Estate,	3,500 00		2,000 00		2,330 00		5,343 43		2,000 00	

Bills of other Banks incorporated in this State, . . . . .	.	.	1,285 00	586 00	1,227 00	.
Bills of other Banks incorporated elsewhere,	445 00	.	389 00	240 00	1,358 00	339 00
Balances due from other Banks,	56,072 84	.	26,096 01	11,046 99	87,937 50	68,259 69
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	176,272 24	.	199,076 28	177,524 94	245,141 20	192,716 36
Total Amount of the Resources of the Banks,	242,163 21	.	232,892 09	195,272 26	348,632 11	268,745 38
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 3 per cent. Oct., 3½ " " 6,500 00	April, 3 per cent. Oct., 3 " " 6,000 00	April, 3 per cent. Oct., 3 " " 6,000 00	April, 3 per cent. Oct., 3 " " 6,000 00	April, 4 per cent. Oct., 4 " " 8,000 00	April, 4 per cent. Oct., 4 " " 8,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	2,062 11	.	8,006 51	4,943 35	23,598 20	23,357 84
Amount of Debts due to each Bank, secured by pledge of its Stock,	6,200 00	.	.	5,950 00	9,000 00	.
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	.	.	1,066 80	222 23	.

	CANTON.	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.
	Neponset.	Dedham.	Dorchester and Milton.	Quincy Stone.	Randolph.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$100,000 00	\$150,000 00	\$100,000 00	\$100,000 00	\$150,000 00
Bills in circulation of five dollars and upwards,	57,140 00	96,513 00	45,375 00	75,630 00	59,265 00
Bills in circulation less than five dollars,	19,691 00	22,583 00	10,632 00	15,623 00	15,292 00
Net Profits on hand,	6,882 20	32,161 62	4,977 10	10,167 97	19,955 30
Balances due to other Banks, . . . . .	. . .	1,207 47	. . .	. . .	. . .
Cash deposited, including all sums whatever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	6,863 46	49,082 65	13,051 65	29,589 98	18,496 34
Cash deposited bearing interest, . . . . .	. . .	. . .	. . .	. . .	. . .
Total Amount due from the Banks,	190,576 66	351,547 74	174,035 75	231,010 95	263,008 64
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	4,319 03	17,896 45	6,081 08	7,777 96	6,995 77
Real Estate, . . . . .	. . .	2,857 71	. . .	4,850 00	. . .

Bills of other Banks incorporated in this State, . . . . .	.	.	1,675 00	3,311 00	810 00	4,320 00
Bills of other Banks incorporated elsewhere, . . . . .	.	.	236 00	307 00	135 00	241 00
Balances due from other Banks,	8,844 83		33,228 38	11,622 31	22,770 85	12,157 21
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	177,412 80		295,654 20	152,714 36	194,667 14	239,294 66
Total Amount of the Resources of the Banks,	190,576 66		351,547 74	174,035 75	231,010 95	263,008 64
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 3 per cent. Oct., 3 " " 6,000 00	May, 4 per cent. 6,000 00		April, 3 per cent. 3,000 00	April, 4 per cent. Oct., 4 " " 8,000 00	April, 3 per cent. Oct., 3 " " 9,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	2,919 16		24,447 62	1,494 09	8,300 00	11,473 77
Amount of Debts due to each Bank, secured by pledge of its Stock,	1,200 00		7,230 04	1,700 00	2,400 00	.
Amount of Debts due and unpaid, and considered doubtful,	7,540 00		187 50	8,500 00	1,254 23	2,094 00

BANK RETURNS.

	ROXBURY.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	People's.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$100,000 00	\$100,000 00	\$150,000 00	\$100,000 00	\$200,000 00
Bills in circulation of five dollars and upwards,	69,525 00	83,075 00	58,906 00	35,755 00	65,190 00
Bills in circulation less than five dollars,	20,305 00	14,046 00	18,263 00	18,121 00	9,123 75
Net Profits on hand,	10,653 27	11,317 79	8,633 94	9,891 67	10,954 23
Balances due to other Banks, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	4,261 07
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	58,432 89	11,127 92	1,715 58	5,000 58	53,288 71
Cash deposited bearing interest, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Total Amount due from the Banks,	258,916 16	219,566 71	237,518 52	168,768 25	342,817 76
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	10,199 98	2,348 36	4,682 77	4,562 11	4,982 05
Real Estate, . . . . .	. . . . .	6,483 02	1,058 17	5,000 00	5,000 00

Bills of other Banks incorporated in this State,	3,827 00	462 00	229 00	256 00	830 00
Bills of other Banks incorporated elsewhere,	324 00	78 00	59 00	90 36	302 00
Balances due from other Banks,	52,325 76	17,431 17	7,557 66	3,883 93	53,027 82
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	192,239 42	192,764 16	233,931 92	154,975 85	278,675 89
Total Amount of the Resources of the Banks,	258,916 16	219,566 71	237,518 52	168,768 25	342,817 76
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 4 per cent. 4,000 00	April, 3 per cent. Oct. 3 ^d " 6,500 00	7,500 00	April, 3 ^d per cent. 3,500 00	April, 3 per cent. 6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	8,681 65	4,910 51	3,346 05	5,323 31	3,454 23
Amount of Debts due to each Bank, secured by pledge of its Stock, . . . . .	. . . . .	. . . . .	6,148 16	1,000 00	5,494 00
Amount of Debts due and unpaid, and considered doubtful,	900 00	1,333 67	4,922 40	473 06	. . . . .

BANK RETURNS.

	NEW BEDFORD.			
	FALL RIVER.	Bedford Commercial.	Marine.	Mechanics.
	Fall River.			Merchants.
DUE FROM THE BANKS.				
Capital Stock paid in,	\$300,000 00	\$400,000 00	\$300,000 00	\$400,000 00
Bills in circulation of five dollars and upwards,	81,800 00	112,105 00	73,320 00	117,085 00
Bills in circulation less than five dollars,	13,669 00	14,197 00	13,239 00	15,248 00
Net Profits on hand,	54,919 04	30,967 85	21,733 37	38,261 18
Balances due to other Banks,	25,225 52	36,611 34	4,918 08	14,380 15
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	53,481 21	68,988 46	64,985 57	124,348 94
Cash deposited bearing interest, . . . . .	. . . . .	. . . . .	35,940 68	4,182 91
Total Amount due from the Banks,	529,094 77	662,869 65	514,136 70	713,406 18
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their Banking Houses,	5,749 57	5,892 80	4,887 42	9,865 51
Real Estate,	8,053 11	18,000 00	10,000 00	16,000 00

Bills of other Banks incorporated in this State,	7,671 49	7,906 00	1,822 00	1,117 00	1,070 00
Bills of other Banks incorporated elsewhere, . . . . .	. . . . .	107 00	38 00	3,609 00	2,584 00
Balances due from other Banks,	16,274 58	52,932 30	35,476 49	10,806 30	39,904 89
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	491,346 02	578,031 55	461,912 79	256,461 50	643,981 78
Total Amount of the Resources of the Banks,	529,094 77	662,869 65	514,136 70	284,520 76	713,406 18
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 4 per cent. Oct., 3 $\frac{3}{8}$ " 23,000 00	April, 3 per cent. Oct., 3 " 24,000 00	April, 3 per cent. Oct., 3 " 18,000 00	April, 3 per cent. 6,000 00	April, 3 per cent. 12,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	4,919 04	17,297 31	10,157 79	2,708 08	20,068 47
Amount of Debts due to each Bank, secured by pledge of its Stock,	10,840 00	. . . . .	1,000 00	1,200 00	2,700 00
Amount of Debts due and unpaid, and considered doubtful,	19,570 00	. . . . .	5,747 75	764 58	1,231 70

BANK RETURNS.

	PAWTUCKET.		TAUNTON.		HINGHAM.	PLYMOUTH.
	Pawtucket.	Bristol County.	Taunton.	Hingham.		
DUE FROM THE BANKS.						
Capital Stock paid in,	\$100,000 00	\$200,000 00	\$200,000 00	\$105,000 00	\$100,000 00	
Bills in circulation of five dollars and upwards,	30,260 00	138,190 00	97,935 00	75,386 00	67,500 00	
Bills in circulation less than five dollars,	13,552 00	29,174 00	29,830 00	14,393 00	12,115 00	
Net Profits on hand,	3,257 88	12,717 22	12,844 00	11,123 58	11,744 76	
Balances due to other Banks,	1,920 10	1,408 09	21,285 84	. . . . .	. . . . .
Cash deposited, including all sums whatever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	55,495 30	58,163 64	83,410 21	43,216 55	26,224 85	
Cash deposited bearing interest, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Total Amount due from the Banks,	204,485 28	439,652 95	445,305 05	249,119 13	217,584 61	
RESOURCES OF THE BANKS.						
Gold, Silver, and other coined metals in their Banking Houses,	2,928 86	6,544 36	8,033 66	8,866 26	1,405 55	
Real Estate,	17,886 25	11,000 00	5,000 00	9,933 72	2,500 00	

Bills of other Banks incorporated in this State,	622 00	1,445 39	1,371 75	766 00	3,093 86
Bills of other Banks incorporated elsewhere,	6,998 00	3,309 19	693 00	248 00	.
Balances due from other Banks,	6,292 42	26,451 05	30,752 42	20,075 94	33,928 54
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	169,757 75	390,902 96	399,454 22	209,229 21	176,656 66
Total Amount of the Resources of the Banks,	204,485 28	439,652 95	445,305 05	249,119 13	217,584 61
Rate, Amount, and Date of Dividends since the last Annual Returns,	Jan., 3 per cent. July, 3 " " 6,000 00	April, 4 per cent. 4 " " 16,000 00	April, 4 per cent. 4 " " 16,000 00	April, 3½ per cent. Oct., 3½ " " 7,350 00	April, 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	640 13	12,717 22	3,967 70	10,742 33	6,765 29
Amount of Debts due to each Bank, secured by pledge of its Stock,	2,975 00	7,625 00	11,435 00	5,670 00	625 00
Amount of Debts due and unpaid, and considered doubtful,	150 00	.	.	.	600 00

BANK RETURNS.

	PLYMOUTH.	WAREHAM.	FALMOUTH.	YARMOUTH.	NANTUCKET.
	Plymouth.	Wareham.	Falmouth.	Barnstable.	Pacific.
DUE FROM THE BANKS.					
Capital Stock paid in,	\$100,000 00	\$100,000 00	\$100,000 00	\$150,000 00	\$200,000 00
Bills in circulation of five dollars and upwards,	42,350 00	53,010 00	65,360 00	117,710 00	112,890 00
Bills in circulation less than five dollars,	14,112 00	9,243 00	6,641 00	8,475 00	23,346 25
Net Profits on hand,	10,730 92	3,650 55	6,216 53	17,889 66	21,812 55
Balances due to other Banks, . . . . .	. . .	2,024 50	. . .	. . .	1,707 71
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	5,299 28	18,535 01	8,774 81	8,733 21	176,602 29
Cash deposited bearing interest, . . . . .	. . .	2,756 00	. . .	. . .	16,900 98
Total Amount due from the Banks,	172,492 20	189,219 06	186,992 34	302,807 87	553,259 78
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	3,316 37	4,291 21	5,003 82	6,757 38	20,198 07
Real Estate,	6,541 26	7,925 07	4,950 00	2,000 00	20,845 79

Bills of other Banks incorporated in this State,	3,502 95	1,036 00	1,117 00	1,600 00	. . .
Bills of other Banks incorporated elsewhere,	142 00	2,691 00	283 00	89 00	76 00
Balances due from other Banks,	3,433 93	10,303 43	18,969 76	16,395 97	191,226 94
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	155,555 69	162,972 35	156,668 76	275,965 52	320,912 98
Total Amount of the Resources of the Banks,	172,492 20	189,219 06	186,992 34	302,807 87	553,259 78
Rate, Amount, and Date of Dividends since the last Annual Returns,	April, 3 $\frac{1}{2}$ per cent. 3,500 00	April, 3 per cent. 3,000 00	April, 3 per cent. 3,000 00	April, 4 per cent. 6,000 00	April, 2 $\frac{1}{2}$ per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last Dividend,	10,075 42	11 84	2,582 00	11,167 54	15,615 75
Amount of Debts due to each Bank, secured by pledge of its Stock, . . . . .	. . .	. . .	1,200 00	4,910 00	1,385 86
Amount of Debts due and unpaid, and considered doubtful,	150 00	7,551 60	1,462 00	2,600 00	2,049 50

AGGREGATE.

DUE FROM THE BANKS.		25 Banks in Boston.	80 Banks out of Boston.	Total—105 Banks.
Capital Stock paid in,	. . . . .	\$18,180,000 00	\$12,980,000 00	\$31,160,000 00
Bills in circulation of five dollars and upwards,	. . . . .	5,677,668 00	6,651,717 00	12,329,385 00
Bills in circulation less than five dollars,	. . . . .	696,018 00	1,566,511 50	2,262,529 50
Net Profits on hand,	. . . . .	1,474,694 72	1,029,441 45	2,504,136 17
Balances due to other Banks,	. . . . .	5,072,005 48	213,010 19	5,285,015 67
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	. . . . .	6,806,374 51	2,653,001 41	9,459,375 92
Cash deposited bearing interest,	. . . . .	740,237 18	161,034 80	901,271 98
Total Amount due from the Banks,	. . . . .	38,646,997 89	25,254,716 35	63,901,714 24
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their Banking Houses,	. . . . .	2,437,072 39	617,683 29	3,054,755 68
Real Estate,	. . . . .	719,582 87	378,418 10	1,098,000 97

Bills of other Banks incorporated in this State,	2,394,802 78	240,256 38	2,635,059 16
Bills of other Banks incorporated elsewhere,	176,236 00	43,459 55	219,695 55
Balances due from other Banks,	3,104,657 23	2,463,431 59	5,568,088 82
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	29,814,646 62	21,511,467 44	51,326,114 06
Total Amount of the Resources of the Banks,	38,646,997 89	25,254,716 35	63,901,714 24
Rate, Amount, and Date of Dividends since the last Annual Returns,	1,163,500 00	692,790 00	1,856,290 00
Amount of Reserved Profits at the time of declaring the last Dividend,	1,151,642 10	655,561 65	1,807,203 75
Amount of Debts due to each Bank, secured by pledge of its Stock,	396,075 85	345,460 69	741,536 54
Amount of Debts due and unpaid, and considered doubtful,	74,266 76	188,176 39	262,443 15

Aggregate Dividends of Banks in Boston, for the year, a fraction less than 6 40-100 per cent.
 " " " in April, a fraction less than 3 25-100 " "
 " " " in October, a fraction over 3 15-100 " "
 " " out of Boston, for the year, a fraction less than 5 34-100 " "
 " " " in April, a fraction over 3 21-100 " "
 " " " in October, a fraction over 2 12-100 " "
 " " of all the Banks for the year, a fraction over 5 95-100 " "
 " " " in April, a fraction over 3 23-100 " "
 " " " in October, a fraction over 2 72-100 " "

Some of the Banks did not return Dividends in October, 1846, although they may have made them.

REMARKS.

By acts passed at the last session of the Legislature,—

The Agawam Bank, in Springfield, was established;

The Fitchburg and Framingham Banks were authorized to increase their Capital Stocks, each \$50,000;

The Merrimack Bank, in Haverhill, was authorized to reduce its Capital Stock (25 per cent.) to \$180,000.

The Boylston Bank, in Boston, commenced operations in December, 1845; the first dividend was declared in October, 1846, of 5 per cent.

The return of the Southbridge Bank states that the amount of Reserved Profits was what remained on hand at the time of declaring the dividend in October, 1845.

In the column of "Cash deposited bearing interest," are included the sums borrowed of the Commonwealth by the following Banks in Boston, viz.: City, \$100,000; Eagle, \$60,000; Globe, \$54,000; North, \$17,000; and State, \$39,000.

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A B S T R A C T

EXHIBITING THE

CONDITION OF THE

INSTITUTIONS FOR SAVINGS

IN MASSACHUSETTS,

ON THE

LAST SATURDAY OF OCTOBER,

1846:

PREPARED FROM THE OFFICIAL RETURNS,

BY

JOHN G. PALFREY,


SECRETARY OF THE COMMONWEALTH.

Boston:

DUTTON AND WENTWORTH, STATE PRINTERS,

No. 37, Congress Street.

1846.

 The official Circular, requiring Returns from the Savings Institutions, was issued by the Governor on the second day of November, and had reference to their condition on the last Saturday of the preceding month. The Returns embraced in the Abstract were all made within the time prescribed by law. Returns were not received from the Chelsea, the Gloucester, and the Cabot (at Springfield) Institutions. and it is not known whether they are in existence.

INSTITUTIONS FOR SAVINGS.

	BOSTON.		ANDOVER.	GLOUCESTER.	HAVERHILL.
	Provident Institution for Savings.*	Suffolk Savings Bank, for seamen and others.†			
Number of Depositors,	19,534	2,859	509	48	1,216
Amount of Deposits,	\$3,123,341 92	\$578,918 38	\$108,460 35	\$1,355 00	\$207,930 15
Public Funds,	859,880 00	43,945 83	.	.	.
Loans on Public Funds,	5,000 00	.	.	.	.
Bank Stock,	611,130 00	164,486 40	7,210 00	200 00	47,700 00
Loans on Bank Stock,	23,700 00	4,000 00	500 00	.	3,850 00
Deposits in Banks bearing interest,	18,364 79	2,632 45	.	.	.
Rail-road Stock, . . . . .	.	.	.	.	500 00
Loans on Rail-road Stock,	91,050 00	13,500 00	11,350 00	500 00	15,500 00
Invested in Real Estate,	23,315 50	.	.	.	750 00
Loans in Mortgage of Real Estate,	1,022,501 25	384,300 00	45,932 00	.	123,600 00
Loans to County or Town,	96,756 65	6,800 00	.	.	2,300 00
Loans on Personal Security,	634,887 87	.	41,370 69	.	10,400 00

Cash on hand,	28,868 71	5,140 40	2,097 66	655 00	4,572 78
Rate and Amount of ordinary Dividend for last year,	4 per cent. 109,877 22	4 per cent. 20,272 20	5 per cent. 5,180 25	.	5 per cent. 9,457 34
Average annual Per Cent. of Dividends of last five years,	4 per cent.	4 per cent.	5 9-10 per cent.	.	5 45-100 per cent.
Annual Expenses of the Institution,	9,698 66	2,563 64	150 00	50 00	537 41

* PROVIDENT INSTITUTION FOR SAVINGS IN BOSTON.—The Public Funds owned are \$64,000, 6 per cent., and \$80,000, 5 per cent. United States Stock, and \$715,880 Massachusetts Srip.

Loans on Public Funds, \$5,000 on United States 6 per cent. Stock.

The Bank Stock owned is in the following Banks, viz:—Atlantic, \$21,500; Atlas, 2,500; Boston, 22,950; City, 31,500; Columbian, 21,400; Eagle, 22,500; Granite, 24,500; Globe, 31,500; Hamilton, 22,500; Market, 36,400; Massachusetts, 22,500; Merchants, 130,000; New England, 23,900; North, 23,000; State, 39,130; Suffolk, 30,000; Shoe and Leather Dealers, 25,000; Tremont, 22,500; Union, 25,000; Washington, 22,500.

The Loans on Bank Stock are as follows, viz:—Atlas, 57 shares; Boston, 60; Columbian, 25; City, 41; Merchants, 13; Market, 120; Suffolk, 120; State, 50.

The Deposits bearing interest are in the Merchants Bank.

The Loans on Rail-road Stock are on 435 shares of Boston and Worcester, 17 Boston and Lowell, 66 Boston and Maine, 45 Boston and Providence, 100 Concord, and 215 Old Colony. The Dividends are stated to be *about* 4 per cent.

† SUFFOLK SAVINGS BANK, BOSTON.—The Public Funds are, City of Albany, \$27,500, 6 per cent.; City of Boston, \$11,112 50, 6 per cent., and \$5,333 33 City of Roxbury 6 per cent. Stock.

The Bank Stock owned is in the following Banks, viz:—Market, 150 shares, \$10,500; Atlas, 200 shares, 18,565; Washington, 13 shares, 1,928 50; Shoe and Leather Dealers, 150 shares, 14,950; State, 238 shares, 14,758 40; Hamilton, 250

shares, 25,000; City, 100 shares, 9,447; Merchants, 500 shares, 50,000; Massachusetts, 80 shares, 19,997 50. —

The Loans on Bank Stock are on 23 shares Suffolk, \$2,000; 7 Massachusetts, 1,000; and 20 City Bank, 1,000.

The Deposit bearing interest is a balance due from the Phoenix Bank.

Loans on Rail-road Stock are on 36 shares Fitchburg, and 142 Boston and Maine.

‡ ANDOVER INSTITUTION FOR SAVINGS.—The Bank Stock owned is 75 shares in the Andover Bank.

Loan on Bank Stock, on 10 shares Merrimack Bank.

Loan on Rail-road Stock, on 120 shares Boston and Maine.

§ CAPE ANN SAVINGS BANK, GLOUCESTER.—The Bank Stock owned is \$200 in Gloucester Bank.

Loan on Rail-road Stock \$500, on Eastern.

|| HAVERHILL SAVINGS BANK.—The Bank Stock owned is in the following Banks, viz:—Merrimack, 180 shares; Haverhill, 122; North, 71; Shawmut, 58; Atlantic, 35; Andover, 32; Columbian, 20; Shoe and Leather Dealers, 4. Loans on Bank Stock are \$2,400 on Merrimack, \$1,250 on Manufacturers, and \$200 on Haverhill.

Loans on Rail-road Stock are \$15,500 on Boston and Maine.

Rail-road Stock owned, 5 shares Boston and Maine.

INSTITUTIONS FOR SAVINGS.

	LYNN	NEWBURYPORT.	SALEM.	SALISBURY AND AMESBURY.	CAMBRIDGE.
	Lynn Institution for Savings.	Institution for Savings in Newburyport and its vicinity.	Salem Savings Bank.	Provident Institution for Savings.	Institution for Savings in town of Cam- bridge.
Number of Depositors,	556	2,916	5,103	628	541
Amount of Deposits,	\$66,933 61	\$197,838 58	\$369,266 07	\$77,910 48	\$74,705 13
Public Funds,	1,020 09	54,000 00	706,281 00	3,960 00	.
Loans on Public Funds,	.	1,000 00	.	.	.
Bank Stock,	3,190 00	154,132 00	53,634 17	35,066 75	3,156 00
Loans on Bank Stock,	.	320 00	.	.	.
Deposits in Banks bearing interest,	4,800 00	.	9,857 52	.	.
Rail-road Stock,	.	14,300 00	.	.	.
Loans on Rail-road Stock,	2,000 00	3,550 00	.	.	.
Invested in Real Estate,	.	4,590 74	.	.	.
Loans in Mortgage of Real Estate,	47,327 00	136,066 47	1,300 00	18,722 50	52,216 00
Loans to County or Town,	3,972 00	23,300 00	116,293 38	7,997 50	9,600 00
Loans on Personal Security,	2,850 00	91,552 06	82,900 00	11,125 00	9,050 00

Cash on hand,	1,595 55	18,429 88	5,000 00	4,551 76	683 13
Rate and Amount of ordinary Dividend for last year,	5 per cent. 3,001 61	5 per cent. 22,544 97	4½ per cent.	5 per cent. 3,559 39	4 per cent.
Average annual Per Cent. of Dividends of last five years,	5 per cent.	4 2-5 per cent.	5 1-5 per cent.	4 4-10 per cent.	6 per cent.
Annual Expenses of the Institution,	166 91	1,130 00	2,338 07	109 23	325 00

§ LYNN INSTITUTION FOR SAVINGS.—The Public Funds owned are in 5 per cent Massachusetts State Stock.

The Bank Stock owned is 52 shares Lynn Mechanics Bank.

The Deposits bearing interest are in Lynn Mechanics Bank.

The Loan on Rail-road Stock is on the Eastern Rail-road.

† INSTITUTION FOR SAVINGS IN NEWBURYPORT.—The Public Funds are in Massachusetts 5 per cent. Scrip.

The Loans on Public Funds are on Massachusetts Scrip.

The Bank Stock owned is in the following Banks, viz:—Atlantic, \$15,386; Atlas, 2,450; Boston, 2,000; City, 4,900; Columbian, 7,500; Eagle, 5,000; Globe, 3,600; Hancock, 10,000; North, 6,155; Suffolk, 2,200; Traders, 9,100; Tremont, 4,900; Washington, 17,610; Mechanics, Newburyport, 11,921; Merchants, Newburyport, 40,000; Ocean, Newburyport, 3,500; Gloucester, 3,350.

Loans on Bank Stock are on 4 shares Mechanics, at Newburyport.

The Rail-road Stock owned is 143 shares in the Eastern.

Loans on Rail-road Stock are on 40 shares in the Eastern.

‡ SALEM SAVINGS BANK.—The Public Funds owned are as follows, viz:—Massachusetts 5 per cent., \$101,000; Massachusetts Sterling Bonds, 101,651 21; Maine 6 per cent., 64,000; Maine 5 per cent., 60,000; United States 6 per cent.,

124,941 10; United States 5 per cent., 33,000; Pennsylvania 5 per cent., 80,719 32; Ohio 6 per cent., 135,669 37.

The Bank Stock owned is in the following Banks, viz:—Exchange, \$4,133 33; Merchants, 2,000; Atlantic, 1,267; Commercial, 3,200; Columbian, 4,000; Salem, 3,600; City, 10,500; Beverly, 625; Merchants, 21,238 84.

The Deposits bearing interest are in the Merchants Bank.

§ PROVIDENT INSTITUTION FOR SAVINGS IN SALISBURY AND AMESBURY.—The Public Funds owned are in Stock of the State of Maine.

The Bank Stock owned is in the following Banks, viz:—Atlantic, 6 shares, \$600; Boston, 29 shares, 1,450; City, 6 shares, 600; Columbian, 31 shares, 3,100; Eagle, 20 shares, 2,000; Globe, 25 shares, 2,500; Granite, 20 shares, 2,000; Hamilton, 20 shares, 2,000; Merchants, 30 shares, 3,000; Merrimack, 13 shares, 975; Mechanics, Newburyport, 5 shares, 500; North, 7 shares, 666 75; New England, 8 shares, 800; Ocean, 10 shares, 500; Powow River, 50 shares, 5,000; Rail-road, 17 shares, 1,275; State, 30 shares, 1,300; Suffolk, 10 shares, 1,000; Tremont, 13 shares, 1,300; Union, 30 shares, 3,000; Washington, 10 shares, 1,000.

|| INSTITUTION FOR SAVINGS IN CAMBRIDGE.—The Bank Stock owned is in the following Banks, viz:—Charles River, \$2,526; Cambridge, 630.

INSTITUTIONS FOR SAVINGS.

	FRAMINGHAM.	LOWELL.	CONCORD.	NEWTON.	CHARLESTOWN.
	Framingham Savings Bank.	Lowell Institution for Savings.*	Middlesex Institution for Savings.†	Institution for Savings.‡	Warren Institution for Savings.§
Number of Depositors,	40	4,853	1,035	102	1,317
Amount of Deposits,	\$4,269 00	\$801,165 49	\$199,466 76	7,334 25	\$194,579 34
Public Funds, . . . . .	.	109,640 00	6,000 00	.	.
Loans on Public Funds, . . . . .	.	.	.	.	.
Bank Stock, . . . . .	.	132,660 00	45,046 00	500 00	31,718 00
Loans on Bank Stock, . . . . .	.	21,000 00	450 00	.	3,675 00
Deposits in Banks bearing interest, . . . . .	.	41,000 00	.	.	.
Rail-road Stock, . . . . .	.	.	.	.	.
Loans on Rail-road Stock, . . . . .	.	.	17,360 00	.	4,200 00
Invested in Real Estate, . . . . .	.	34,229 21	.	.	.
Loans in Mortgage of Real Estate, . . . . .	.	214,125 00	117,740 32	4,612 20	151,286 00
Loans to County or Town,	3,900 00	248,500 00	1,261 84	1,888 59	7,700 00
Loans on Personal Security, . . . . .	.	.	13,450 00	700 00	.

Cash on hand,	.	.	.	.	369 00	11 28	3,498 83	93 29	3,366 14
Rate and Amount of ordinary Dividend for last year,	.	.	.	.	.	4 per cent. 25,473 98	4 per cent. 6,444 44	4 per cent. 334 61	4 per cent. 7,122 83
Average annual Per Cent. of Dividends of last five years,	.	.	.	.	.	5 71-100 per cent.	a fraction over 6 per cent.	5 per cent.	5½ per cent.
Annual Expenses of the Institution,	.	.	.	.	.	2,000 00	364 13	28 16	826 37

* LOWELL INSTITUTION FOR SAVINGS.—The Public Funds owned are in Massachusetts State Stock.

The Bank Stock owned is in the following Banks, viz:—Eagle, \$26,700; New England, 14,000; City, 12,000; Lowell, 15,300; State, 12,960; Hamilton, 12,000; Market, 9,100; Globe, 15,000; Boston, 3,000; Rail-road, 5,100; Bunker Hill, 3,400; Concord, 3,000.

Loans on Bank Stock are \$13,000 on 16,100 of the Lowell, and 2,000 on 9,500 of the Lowell and Atlantic Banks.

Deposits in Banks bearing interest, are \$15,000 in Eagle, 15,000 in Hamilton, 6,000 in Traders, and 5,000 in Lowell.

† MIDDLESEX INSTITUTION FOR SAVINGS, CONCORD.—The Public Funds owned are \$6,000 United States Loan.

The Bank Stock owned is in the following Banks, viz:—Merchants, \$12,000; City, 7,300; State, 6,000; Eagle, 2,000; Shawmut, 1,000; Columbian, 900; Ham-

ilton, 1,400; Granite, 1,000; Shoe and Leather Dealers, 4,100; Traders, 1,000; Concord, 7,491; Lowell, 855.

Loans on Bank Stock are \$450 on Stock in the Framingham Bank.

Loans on Rail-road Stock are \$16,360 on Fitchburg, and 1,000 on Worcester.

‡ INSTITUTION FOR SAVINGS IN NEWTON.—The Bank Stock owned is in the Bank of Brighton.

§ WARREN INSTITUTION FOR SAVINGS, IN CHARLESTOWN.—The Bank Stock owned is in the following Banks, viz:—Market, 38 shares, \$2,520; Shawmut, 20 shares, 1,820; Granite, 20 shares, 1,880; Atlantic, 8 shares, 760; Merchants, 53 shares, 5,512; Traders, 41 shares, 3,813; Eagle, 34 shares, 3,468; City, 20 shares, 1,900; Bunker Hill, 57 shares, 5,700; Shoe and Leather Dealers, 25 shares, 2,575; State, 30 shares, 1,770.

Loans on Bank Stock are on 33 shares Rail-road, 4 shares Bunker Hill, and 57 shares Market.

Loans on Rail-road Stock are on 30 shares Worcester, and 20 shares Fitchburg.

	FITCHBURG.	LANCASTER.	WORCESTER.	NORTHAMPTON.	SPRINGFIELD.
	Fitchburg Savings Bank.*	Lancaster Savings Bank.†	Worcester County Institution for Savings.‡	Northampton Institution for Savings.	Springfield Institution for Savings.§
Number of Depositors,	123	104	5,968	99	779
Amount of Deposits,	\$14,369 00	\$10,134 86	\$1,014,018 16	\$10,618 31	\$149,065 18
Public Funds, . . . . .	.	.	75,700 00	.	10,000 00
Loans on Public Funds, . . . . .	.	.	9,000 00	.	.
Bank Stock, . . . . .	.	970 00	129,751 65	.	.
Loans on Bank Stock,	2,400 00	2,700 00	35,042 50	.	10,000 00
Deposits in Banks bearing interest, . . . . .	.	.	.	.	.
Rail-road Stock, . . . . .	.	.	.	.	.
Loans on Rail-road Stock, . . . . .	.	.	.	.	.
Invested in Real Estate, . . . . .	.	.	.	.	.
Loans in Mortgage of Real Estate,	7,500 00	2,900 00	488,659 38	5,056 00	72,850 00
Loans to County or Town,	2,300 00	1,500 00	167,550 00	.	8,000 00
Loans on Personal Security,	500 00	.	93,852 23	4,549 79	40,024 00

Cash on hand,	.	.	.	.	1,686 96	2,037 73	14,462 40	1,205 15	10,028 56
Rate and Amount of ordinary Dividend for last year,	.	.	.	.	.	2 per ct., 60 96 2 per ct., 112 23	4 per cent. 34,561 57	4 per cent.	4 per cent.
Average annual Per Cent. of Dividends of last five years,	.	.	.	.	.	.	6 per cent.	4 per cent.	.
Annual Expenses of the Institution,	.	.	.	.	.	50 00	1,418 95	2 18	350 00

* FITCHBURG SAVINGS BANK.—The Loans on Bank Stock are on 28 shares in the Fitchburg Bank.

† LANCASTER SAVINGS BANK.—The Bank Stock owned is 10 shares in the Lancaster Bank.
Loans on Bank Stock, on Stock in the Lancaster Bank.

‡ WORCESTER COUNTY INSTITUTION FOR SAVINGS, WORCESTER.—The Public Funds owned are in United States 6 per cent. Loan.

Loans on Public Funds are on United States 5 per cent.

The Bank Stock owned is in the following Banks, viz :—Hamilton, \$10,150 ; Blackstone, 1,000 ; Shawmut, 4,731 90 ; Quinsigamond, 8,065 ; Granite, 5,897 ;

Worcester, 11,600 ; Millbury, 2,650 ; Southbridge, 2,500 ; Leicester, 2,000 ; Atlas, 3,501 ; Lancaster, 1,000 ; Oxford, 3,300 ; Citizens, 21,600 ; Central, 6,000 ; Fitchburg, 3,500 ; State, 780 ; New England, 7,094 50 ; Atlantic, 5,184 ; City, 16,623 25 ; Merchants, 12,575.

Loans on Bank Stock are on Oxford, \$4,832 50 ; Southbridge, 4,900 ; Quinsigamond, 5,600 ; Worcester, 3,460 ; Fitchburg, 1,000 ; Citizens, 4,700 ; Central, 800, and Leicester, 9,750.

§ SPRINGFIELD INSTITUTION FOR SAVINGS.—The Public Funds owned are in United States 5 per cent. Stock.

Loans on Bank Stock, are on \$9,920 Springfield Bank, and 1,000 Chicopee.

	GREENFIELD.	PITTSFIELD.	CANTON.	COHASSET.	DEDHAM.
	Franklin Institution for Savings.	Berkshire County Savings Bank.	Institution for Savings in Canton.*	Cohasset Institution for Savings.†	Dedham Institution for Savings.‡
Number of Depositors,	533	12	186	28	1,403
Amount of Deposits,	\$73,529 90	1,082 00	\$23,950 63	5,589 00	270,099 19
Public Funds, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Loans on Public Funds, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Bank Stock, . . . . .	. . . . .	. . . . .	4,850 00	779 00	17,379 00
Loans on Bank Stock, . . . . .	. . . . .	. . . . .	250 00	. . . . .	3,000 00
Deposits in Banks bearing interest, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Rail-road Stock, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Loans on Rail-road Stock, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	1,200 00
Invested in Real Estate, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Loans in Mortgage of Real Estate,	32,450 00	. . . . .	13,202 60	3,852 22	196,236 19
Loans to County or Town,	3,600 00	927 00	. . . . .	500 00	4,450 00
Loans on Personal Security,	38,355 00	. . . . .	5,634 34	75 00	34,110 38

Cash on hand,	.	.	.	.	.	436 56	155 00	13 69	452 00	10,528 79
Rate and Amount of ordinary Dividend for last year,	.	.	.	.	.	5 per cent. 2,645 74	.	4 per cent. 756 68	1½ prct. for 3 mos. 9 69	4 per cent. 9,072 39
Average annual Per Cent. of Dividends of last five years,	.	.	.	.	.	5 per cent.	.	4 96-100 per cent.	.	6½ per cent.
Annual Expenses of the Institution,	.	.	.	.	.	125 00	.	75 00	.	708 47

* INSTITUTION FOR SAVINGS, CANTON.—The Bank Stock owned is in the following Banks, viz :—Neponset, 30 shares; North, 15 shares; Market, 5 shares. Loans on Bank Stock, on Stock in the Neponset Bank.

† CoHASSET INSTITUTION FOR SAVINGS.—The Bank Stock owned is in the following Banks, viz :—Tremont, \$294; Traders, 435.

‡ DEDHAM INSTITUTION FOR SAVINGS.—The Bank Stock owned is in the following Banks, viz :—Dedham, 76 shares, \$7,950; People's, 80 shares, 3,930; Traders, 10 shares, 1,042 50; Merchants, 14 shares, 1,420; Globe, 10 shares, 1,065; State, 23 shares, 1,451 50; Union, 5 shares, 520.

Loans on Bank Stock, on 34 shares on Stock of the Shawmut Bank. Loans on Rail-road Stock, on 13 shares of the Boston and Maine.

	QUINCY.	ROXBURY.	WEYMOUTH.	FAIRHAVEN.	FALL RIVER.
	Quincy Savings Bank,*	Institution for Savings in Roxbury and its vicinity.†	Weymouth and Braintree Institution for Savings.‡	Fairhaven Institution for Savings.§	Fall River Institution for Savings.¶
Number of Depositors,	207	519	391	219	2,344
Amount of Deposits,	\$27,448 95	\$78,218 37	\$55,791 41	\$52,112 85	\$584,160 56
Public Funds, . . . . .	.	.	.	.	.
Loans on Public Funds, . . . . .	.	.	.	.	.
Bank Stock,	1,052 50	9,272 25	4,100 00	15,100 00	90,462 50
Loans on Bank Stock, . . . . .	.	1,890 00	.	1,000 00	.
Deposits in Banks bearing interest, . . . . .	.	.	.	.	.
Rail-road Stock, . . . . .	.	.	.	.	.
Loans on Rail-road Stock,	2,040 00	13,500 00	.	.	.
Invested in Real Estate, . . . . .	.	11,789 75	.	.	.
Loans in Mortgage of Real Estate,	13,800 00	36,385 00	40,409 81	5,240 00	105,308 00
Loans to County or Town,	1,500 00	1,000 00	11,440 00	2,000 00	62,175 00
Loans on Personal Security,	8,200 00	2,000 00	.	26,525 00	326,293 12

Cash on hand,	.	.	.	.	602 02	2,381 37	601 23	3,753 05	5,787 72
Rate and Amount of ordinary Dividend for last year,	.	.	.	.	5 per cent. 856 15	4 per cent. 2,700 37	5 per cent. 2,447 62	5½ per cent. 2,473 74	6 per cent. 31,928 76
Average annual Per Cent. of Dividends of last five years,	.	.	.	.	.	6 1-16 per cent.	5 4-10 per cent.	4 85-100 per cent.	5 3-5 per cent.
Annual Expenses of the Institution, . .	.	.	.	.	110 00	450 00	100 00	150 00	1,450 00

* QUINCY SAVINGS BANK.—The Bank Stock owned is 10 shares Merchants.
Loans on Rail-road Stock, on Old Colony.

† INSTITUTION FOR SAVINGS IN ROXBURY.—The Bank Stock owned is in the following Banks, viz :—Traders, 10 shares, \$970 ; Market, 25 shares, 1,750 ; North, 33 shares, 3,152 25 ; People's, 63 shares, 3,400.

Loans on Bank Stock, on 42 shares People's.

Loans on Rail-road Stock as follows :—Boston and Worcester, 6 shares, \$500 ; Eastern, 23 shares, 2,500 ; Old Colony, 72 shares, 6,500 ; Fitchburg, 40 shares, 4,000.

‡ WEYMOUTH AND BRAINTREE INSTITUTION FOR SAVINGS.—The Bank Stock owned is in the following Banks, viz :—Weymouth and Braintree, 20 shares,

\$2,000 ; North Bank, 12 shares, 1,200 ; Merchants, 9 shares, 900.

§ FAIRHAVEN INSTITUTION FOR SAVINGS.—The Bank Stock owned is in the following Banks, viz :—Fairhaven, \$11,000 ; Marine Bank, New Bedford, 2,600 ; Merchants, New Bedford, 700 ; Commercial, New Bedford, 500 ; Mechanics, New Bedford, 300.

Loans on Bank Stock, on Stock in the Fairhaven Bank.

|| FALL RIVER INSTITUTION FOR SAVINGS.—The Bank Stock owned is in the following Banks, viz :—Fall River, at Fall River, 603 shares, \$52,762 50 ; Fall River Union Bank, Tiverton, 190 shares, 19,000 ; Marine Bank, New Bedford, 99 shares, 9,900 ; Merchants Bank, New Bedford, 88 shares, 8,800.

	NEW BEDFORD.	TAUNTON.		HINGHAM.	PLYMOUTH.
	New Bedford Institution for Savings.*	Bristol County Savings Bank.†	Institution for Savings in Taunton and vicinity.	Hingham Institution for Savings.‡	Plymouth Institution for Savings.§
Number of Depositors,	2,102	217	1,213	1,077	1,993
Amount of Deposits,	\$422,553 93	\$32,520 00	\$39,418 98	\$218,562 56	\$333,272 75
Public Funds, . . . . .	. . . . .	. . . . .	. . . . .	10,000 00	8,259 10
Loans on Public Funds, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	4,500 00
Bank Stock,	188,500 00	. . . . .	. . . . .	48,530 00	72,922 00
Loans on Bank Stock, . . . . .	. . . . .	3,500 00	. . . . .	4,750 00	20,410 00
Deposits in Banks bearing interest,	17,865 85	. . . . .	. . . . .	. . . . .	. . . . .
Rail-road Stock, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Loans on Rail-road Stock,	15,000 00	. . . . .	. . . . .	590 00	31,898 75
Invested in Real Estate,	7,000 00	. . . . .	. . . . .	. . . . .	2,500 00
Loans in Mortgage of Real Estate,	3,000 00	10,150 00	. . . . .	142,462 27	125,240 74
Loans to County or Town,	13,000 00	. . . . .	. . . . .	6,000 00	330 00
Loans on Personal Security,	200,458 51	17,429 37	475 24	8,000 00	65,459 75

Cash on hand,	.	.	.	.	.	91 11	2,422 54	4,017 70	1,231 24	8,625 34
Rate and Amount of ordinary Dividend for last year,	.	.	.	.	.	5 per cent. 20,444 41	.	.	5 per cent.	5 per cent. 14,858 74
Average annual Per Cent. of Dividends of last five years,	.	.	.	.	.	5 1-10 per cent.	.	.	5 per cent.	5 per cent.
Annual Expenses of the Institution,	.	.	.	.	.	816 03	6 25	1,091 68	420 00	734 72

Loans on Rail-road Stock are on Boston and Maine.

§ **PLYMOUTH INSTITUTION FOR SAVINGS.**—The Public Funds owned are Massachusetts 5 per cent., \$8,259 10.

Loans on Public Funds, are on \$5,000 United States 5 per cent. Stock.

The Bank Stock owned is in the following Banks, viz:—State, 67 shares, \$4,020; Merchants, 184 shares, 18,400; Plymouth, 72 shares, 7,548 50; Old Colony, 68 shares, 6,832; Bristol County, 70 shares, 7,000; Hingham, 30 shares, 2,100; Wareham, 40 shares, 4,000; Traders, 10 shares, 987 50; Market, 83 shares, 6,004 10; City, 30 shares, 2,951 90; Suffolk, 10 shares, 1,200; North, 8 shares, 745 25; Granite, 40 shares, 3,909 75; Massachusetts, 15 shares, 3,663 75; Tremont, 20 shares, 1,986 25; Atlantic, 10 shares, 1,007 50; Eagle, 6 shares, 632 50.

Loans on Bank Stock are on Old Colony, \$7,535; Plymouth, 4,600; Merchants, 2,200; City, 1,000; Boylston, 175; Hingham and Wareham, 2,000; Plymouth and Old Colony, 2,900.

Loans on Rail-road Stock are on Old Colony, \$17,675; Fitchburg, 10,023 75; Western, 4,200.

* **NEW BEDFORD INSTITUTION FOR SAVINGS.**—The Bank Stock owned is in the following Banks, viz:—Bedford Commercial, \$50,000; Merchants, 68,000; Marine, 50,000; Fall River, 17,500; Fairhaven, 3,000.

Deposits in Banks bearing interest, are in the Merchants and Marine Bank of New Bedford.

Loans on Rail-road Stock, on Stock in the Pittsfield and North Adams.

† **BRISTOL COUNTY SAVINGS BANK, TAUNTON.**—Loans on Bank Stock, on 44 shares of the Bristol County Bank.

‡ **HINGHAM INSTITUTION FOR SAVINGS.**—The Public Funds owned are \$5,000 Massachusetts Stock, and 5,000 Maine Stock.

The Bank Stock owned is in the following Banks, viz:—Hingham, \$7,910; Merchants, 10,500; Eagle, 4,300; Market, 2,520; Hamilton, 2,800; Globe, 3,000; Shoe and Leather Dealers, 2,500; New England, 2,000; State, 2,400; City, 2,000; Union, 2,000; Columbian, 1,600; Suffolk, 1,500; Tremont, 2,000; Granite, 1,000.

Loans on Bank Stock are on Market, \$2,250; Mechanics, 2,250; Merchants, 250.

	SCITUATE.	BARNSTABLE.	NANTUCKET.	AGGREGATE OF THIRTY-EIGHT SAVINGS BANKS.
	Scituate Institution for Savings.*	Institution for Savings in Barnstable.†	Nantucket Institution for Savings.‡	
Number of Depositors,	910	768	441	62,893
Amount of Deposits,	\$95,806 13	\$165,494 42	\$89,611 42	\$10,680,933 10
Public Funds, . . . . .	. . . . .	6,940 00	. . . . .	1,890,525 93
Loans on Public Funds, . . . . .	. . . . .	. . . . .	. . . . .	19,500 00
Bank Stock,	13,050 00	14,182 50	8,960 00	1,909,620 72
Loans on Bank Stock,	3,294 00	. . . . .	3,525 00	149,256 50
Deposits in Banks bearing interest, . . . . .	. . . . .	. . . . .	. . . . .	94,520 61
Rail-road Stock, . . . . .	. . . . .	. . . . .	. . . . .	14,800 00
Loans on Rail-road Stock,	9,300 00	. . . . .	. . . . .	232,538 75
Invested in Real Estate,	700 00	. . . . .	6,009 02	90,884 22
Loans in Mortgage of Real Estate,	62,960 77	25,510 00	44,361 08	3,757,262 80
Loans to County or Town, . . . . .	. . . . .	1,500 00	. . . . .	818,041 96
Loans on Personal Security,	7,391 67	118,315 86	34,138 00	1,930,072 88

Cash on hand,	.	.	.	.	.	480 25	560 99	233 45	150,728 26
Rate and Amount of ordinary Dividend for last year,	.	.	.	.	.	5 per cent. 4,320 31	5 per cent. 4,934 59	5 per cent. 4,934 59	4½ per cent. 345,443 10
Average annual Per Cent. of Dividends of last five years,	.	.	.	.	.	5½ per cent.	5½ per cent.	5 per cent.	54 per cent.
Annual Expenses of the Institution,	.	.	.	.	.	200 00	310 83	450 00	29,306 69

* SCITUATE INSTITUTION FOR SAVINGS.—The Bank Stock owned is in the following Banks, viz:—Hingham, \$1,470; Granite, 1,300; Globe, 300; Columbian, 400; New England, 1,000; Union, 600; City, 500; Atlantic, 1,000; Eagle, 1,100; Hamilton, 1,000; North, 600; Traders, 1,500; Merchants, 1,500; Weymouth and Braintree, 300; State, 480.

The Loans on Bank Stock are, \$2,944 on 2,000 Freemans, 600 Rail-road, 350 on 1,000 Boylston, and 200 on 540 of State.

Loans on Rail-road Stock are, \$1,800 on 2,000 Old Colony, and 7,500 on 9,000 Fitchburg.

† INSTITUTION FOR SAVINGS IN BARNSTABLE.—The Public Funds owned are United States, \$1,000; City of Albany, 950; Maine, 4,990.

The Bank Stock owned is in the following Banks, viz:—Barnstable, \$4,000; Wareham, 2,000; Old Colony, 2,000; Shawmut, 2,000; Market, 1,400; North, 2,782 59.

‡ NANTUCKET INSTITUTION FOR SAVINGS.—The Bank Stock owned is in the following Banks, viz:—Pacific, \$4,600; Citizens, 160; Manufacturers and Mechanics, 3,200; Merchants, New Bedford, 1,000.

Loans on Bank Stock, on Pacific, \$775; and M. M. 2,750.

The Returns from Savings Banks in Salem, Cambridge, Northampton, Springfield, Hingham, and Barnstable, state the rate but not the amount of their annual Dividends; and the Return from the Springfield Bank does not state the rate of Dividends for five years.

The Cape Ann, Framingham, Fitchburg, Berkshire County and Bristol County institutions have been recently organized, and have not made any Dividends. The Cohasset made a Dividend of $1\frac{1}{4}$ per cent. for three months.

The Taunton, being under an injunction, made no Dividend.

The Lancaster, Quincy and Cohasset have not been in operation five years.

The annual Dividends are calculated on 25 Banks, and amount to a fraction over $4\frac{2}{3}$ per cent.

The five years Dividends are calculated on 28 Banks, and amount to a fraction less than $5\frac{1}{4}$ per cent.

MAY 31 '39 W.P.A.



